

## About Medicare savings programs QMB, SLMB, QI and QDWI: Assistance with meeting the costs of Medicare premiums and deductibles

The Qualified Medicare Beneficiary (QMB) program, Specified Low-Income Medicare Beneficiary (SLMB) program, Qualified Individual (QI) program and Qualified Disabled and Working Individuals (QDWI) program help Medicare beneficiaries of modest means, who exceed the regular Medicaid financial eligibility guidelines, pay all or some of Medicare's cost-sharing amounts (i.e., premiums, deductibles and co-payments).

To qualify, an individual must be eligible for Medicare Part A and must meet certain income and resources guidelines that change annually. If you qualify for QMB, SLMB or QI programs, you automatically qualify to get extra help paying for Medicare prescription drug coverage. To apply, go to your local medical assistance office.

- **Qualified Medicare Beneficiary (QMB):** Covers the cost of (1) Medicare Parts A and B monthly premium and (2) payments of coinsurance and deductible amounts for services covered under both Medicare Parts A and B.
- **Specified Low-Income Medicare Beneficiary (SLMB):** Pays only the monthly Medicare Part B premiums.
- **Qualifying Individuals (QI):** Pays only the monthly Medicare Part B premiums. However, money for the QI program is limited. Applications are approved on a first-come, first-served basis until the money appropriated for the year runs out. After that point, even eligible individuals will not be accepted into the program. Priority is given to individuals who received QI the previous year. You cannot receive QI benefits if you qualify for Medicaid.
- **Qualified Disabled and Working Individuals (QDWI):** Pays only the Part A premiums.

### Income and resource limits.

To qualify for QMB, SLMB, QI or QDWI, your monthly income and resources cannot exceed certain limits. The chart below gives the federal limits for the 48 contiguous states – limits for Alaska and Hawaii are higher. Some states apply more liberal income and resource eligibility criteria.

Monthly income must not exceed (disregard \$20 a month for income already added to each limit):

|             | Single person | Couple  |
|-------------|---------------|---------|
| <b>QMB</b>  | \$1,010       | \$1,355 |
| <b>SLMB</b> | \$1,208       | \$1,622 |

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|             |         |         |
|-------------|---------|---------|
| <b>QI</b>   | \$1,357 | \$1,823 |
| <b>QDWI</b> | \$4,045 | \$5,425 |

Resources must not exceed these limits:

|                      | <b>Single person</b> | <b>Couple</b> |
|----------------------|----------------------|---------------|
| <b>QMB, SLMB, QI</b> | \$7,280              | \$10,930      |
| <b>QDWI</b>          | \$4,000              | \$6,000       |

*Above dollar amounts are for 2016.*

Resources are things you own, such as money in a checking or savings account. Resources not counted include your home, one car, a burial plot, up to \$1,500 for burial expenses if you have put that money aside, furniture, and other household and personal items. Check with your local Medicaid office to find out about the resource test in your state.

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